

## **Meeting with Insurance Companies**

Date August 06, 2008

Starting time: 11.10

Ending Time: 12.35

Were present:

### **Insurance Companies:**

ASCOMA: Michel Valette and Philippe Lambott

AXA: Dr. Biyoghe and Mme Agnes Taba

ACR: Mr. Massoussou and Mr. Imounga

NSIA: Mr Gervais Betha and Mr. Vincent De Paul Mboula

GECAR: Mme Cécile Saint Denis

CGA Assurance : Mme Nelly Maganga

### **US Embassy:**

Charles Morrill, Management Officer

Brandon Reynolds, General Services Officer

Judith Bouchard, Admin/HR Assistant

Charles made an introduction by presenting American Embassy internet site and explaining some points in the solicitation.

The following questions have been discussed:

- Q: How many employees with dependants (children and spouses) are there in the Embassy?
- A: 70 total employees of which 17 are without dependants. The other 53 employees have 224 dependants.
- Q: Why is the total cost multiplied by 26?
- A: As stated above the box in B.2.1. "Bi-Weekly rates per Employee" then you must multiply the subtotal times 26 to get the annual cost. This is based on our bi-weekly paying system.
- Q: Is the visit to the doctor every year an obligation? And is it covered by insurance company or by the Embassy?
- A: Yes, it is an obligation and it is covered 100% under the insurance policy. C.1.1.5. states, "Each employee will be authorized one (1) complete physical examination, including inoculations and laboratory tests, every year."
- Q: How will the insurance companies know that an employee is on leave without pay?
- A: H.3 states, "The Government will issue a task order as soon as possible after contract award to identify all employees to be covered by the insurance described in this contract and the coverage selected by each employee, including dependents to be covered. The COR will make subsequent additions or deletions to this list in writing and provide the revised list to the Contractor."

- Q: How/when does the employee pay for the 10% cost of treatment?
- That is between the employee and the health institution.
- Q: Is DUNS number obligatory?
- A: Yes, per the solicitation K.4 “(a) The offeror shall enter with its name and address on the cover page of its offer, the annotation “DUNS” or “DUNS+4” .....  
(b) If the offeror does not have a DUNS number, it should contact Dun and Bradstreet, Inc.”
- Q: What is the limit of reimbursement per family? (3,000,000 F CFA or more?)
- A: A solicitation amendment will be sent out changing (C.1.1) the limit from 3,000,000.00 CFA to 10,000,000.00 CFA per family
- Q: For employees with HIV/AIDS, where do the drugs come from? USA or other sources?
- A: This is the decision of the attending physician. However, C.1.1.5 states, “For prescription drugs for HIV/AIDS for employees only, reimbursement levels are outlined in C.1.1.15. In C.1.1 it states, “There will be a separate reimbursement limit for HIV/AIDS related care of 5,000,000.00 CFA per year.
- Q: Who pays for medical evacuation?
- A: C.1.1.12 states, “If the individual’s attending physician, the Management Officer and the Regional Medical Officer all certify in advance both that a certain authorized treatment is medically necessary and unavailable locally, and that funds are available for transportation, lodging and incidental expenses to be borne directly by the embassy...”
- Q: Which countries will the insurance cover?
- A: There is no current limitation other than the maximum cap of 10,000,000.00 CFA
- Q: When an employee is abroad, which rate is applied for reimbursement? Is it Gabon rate or real price?
- A: The rate is determined by the medical institution that the patient is attended by as described in detail in section C.
- Q: When are the proposals due?
- A: Originally August 8<sup>th</sup>, then August 15, 2008 however, due to the radical change in the limitation the date for acceptance will be extended to August 29, 2008 at 12:00 a.m.
- Q: It is law in Gabon that contracts must be in French only. Is the contract going to be in French?
- A: In the solicitation L.5 states, “This contract incorporates the following provisions...52.214-34 in the Federal Acquisition Regulations (FAR)” which states, “Offers submitted in response to this solicitation shall be in the English language. Offers received in other than English shall be rejected.” This contract is with the United States government Washington D.C. We have provided a French translation only for your convenience.